



Creating Opportunities

BBVA Mexico

Continuously leading growth
3Q22

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We are part of a solid international financial group

BBVA Group Information



GLOBAL PRESENCE BBVA

SEPTEMBER 2022



Countries
>25

Branches
6,050

Employees
114,311



DIGITAL CAPABILITIES

SEPTEMBER 2022

Digital Clients

47.8 million

Mobile Clients

45.9 million



FINANCIAL MAGNITUDES

SEPTEMBER 2022

Net Income

4,842 million euros

Total Assets

738,680 million euros

Performing Loans

361,731 million euros

Deposits

389,705 million euros

OUR PURPOSE

“To bring the age of opportunity to everyone”



SUSTAINABLE DEVELOPMENT AND CONTRIBUTION TO SOCIETY

Doubling original commitment 2025 BBVA

200 million euros
between 2018 and 2025

BBVA Mexico with a success history...

1932 Bancomer is founded under the name of *Banco de Comercio*

1991 creation of Grupo Financiero Bancomer

1996-1997 Afore, Seguros y Pensiones Bancomer were created

2000 Grupo Financiero BBVA Bancomer (GFBB) born as a result of the merger of Grupo Financiero BBV-Probursa with Grupo Financiero Bancomer

2000 GFBB acquires Banca Promex and consolidates itself as the largest financial institution in Mexico

2005 GFBB acquires Hipotecaria Nacional

2021 Name change (BBVA México)



BBVA

Creating Opportunities

Business Model & Strategy

OUR PURPOSE

“To bring the age of opportunity to everyone”

WE FOLLOW BBVA GROUP STRATEGIC PRIORITIES



Improving our
clients' financial health



Driving operational
excellence



Helping our clients
transition towards a
sustainable future



The best and most engaged
team



Reaching more clients



Data and Technology

OUR VALUES

Customer comes first



We think big



We are one team



BBVA Mexico's Footprint

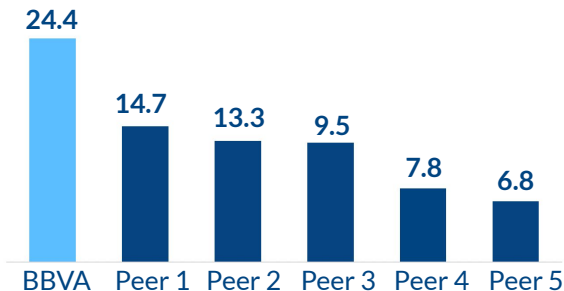
(September 22)

★ #1



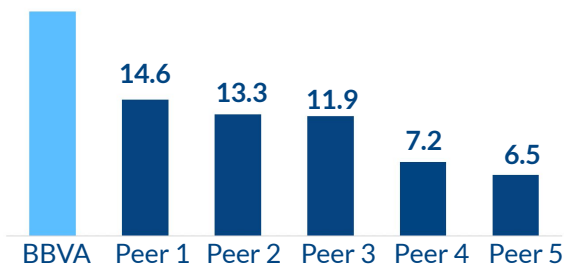
Performing Loans Market Share

(Stage 1,2, Aug-22, %)



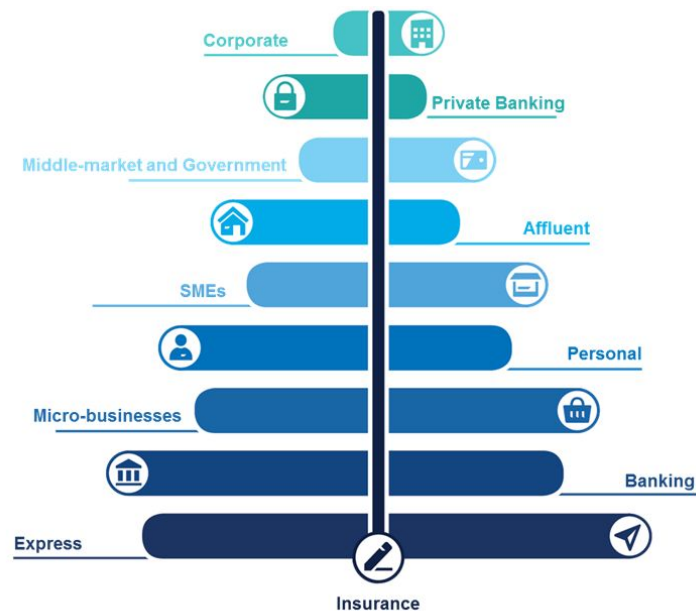
Deposits Market Share

(Demand + Time deposits, Aug-22, %)



Source CNBV (with subsidiaries with sofomes) as of August 2022

One of the main strengths, our customer base
27.3 M customers

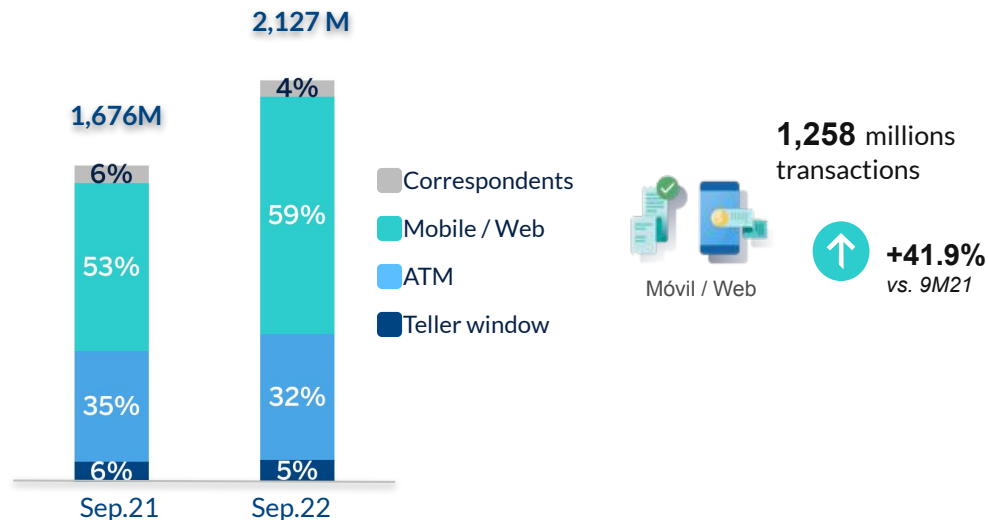


Investment as a pillar and key driver to continue transformation and innovation
(create new technology, digital channels, products and services)

Specialized and personalized attention for each customer segment
(provide a higher quality service)

Total financial transactions, 9M22 (excludes POS)

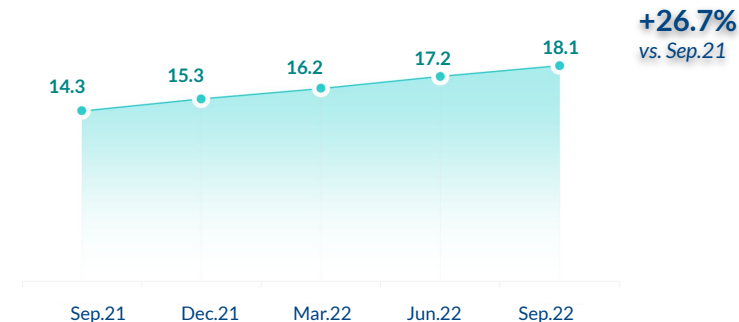
% financial transactions



We continue boost financial inclusion through digital innovation

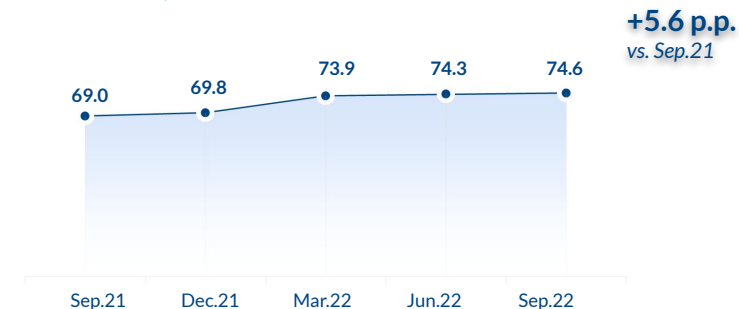
Mobile Clients

millions



Digital Sales

% total sales, units



Social

Scholarships for “CHAVOS QUE INSPIRAN”

+445 k

Scholarships awarded since 2002

+44 k active scholarship
7,824 mentors

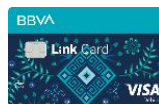
FINANCIAL EDUCATION

Workshops to promote the use of financial services and take care of personal finances

42 K people benefited

Financial Inclusion

SPECIFIC PRODUCTS for young people:



Link Card

356 k

Debit Card
< 18 years



Credit Card “Crea”

282 k

1st Credit Card
(18-30 year)

CODI BOOST

focusing on the development of new functionalities to increase its use among our clients



9.0 M

BBVA enrolled accounts

Sustainable Offer

Driving the transitions towards a **SUSTAINABLE FUTURE**

Mobilization of retail and wholesale financing (September 2022)

Climate change
62,889 mp

Social
13,663 mp

PLACEMENT INTERMEDIARY SUSTAINABLE BONDS

36,462 mp



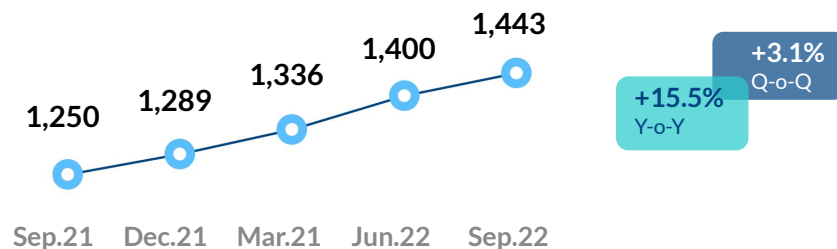


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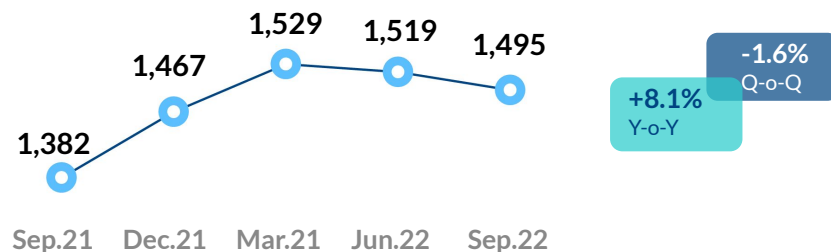
BBVA Mexico Financial Performance 9M 2022



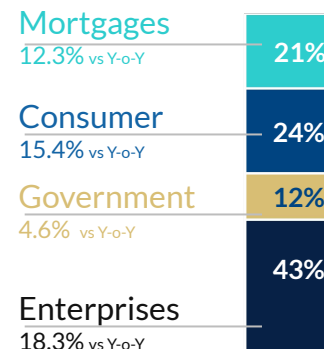
Performing loans (mp, Sep. 22)



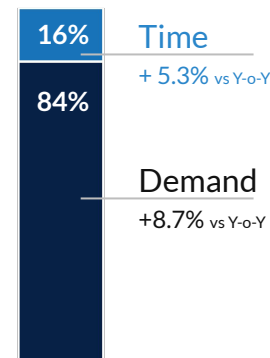
Deposits(mp, Sep. 22)



Loans Mix (% , Sep.22)



Deposits Mix(% , Sep. 22)



Profitable mix of loans and deposits

BBVA MEXICO

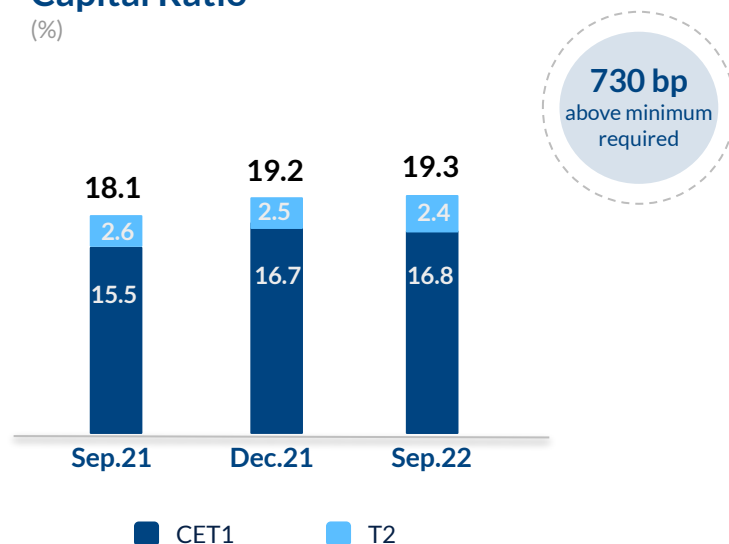
(million pesos)

	9M21	9M22	Y-o-Y(%)
Net Interest Income	99,459	120,542	+21.2
Provisions for loan losses	(21,540)	(24,457)	+13.5
Net Interest Income after provisions	77,919	96,085	+23.3
Fees & Commissions	22,116	25,677	+16.1
Trading Income	5,222	7,888	+51.1
Other Income	1,540	(5,067)	n.a.
Gross Income	106,797	124,583	16.7
Non-Interest Expenses	(48,514)	(49,994)	+3.1
Net Operating Income	58,283	74,589	28.0
Income Before Tax	58,340	74,692	28.0
Net Attributable Profit	42,459	56,169	32.3

- Positive evolution explained by the recovery of the
- loan activity, higher rates improvement in the mix of
- loans and deposits (improvement in cost of funding)
- Provision growing at the same level of activity.
- Increase in fees & Commissions explained by higher
- transactions in credit and debit cards.
- Expenses line affected mainly driven by a high level of
- inflation.

Capital Ratio

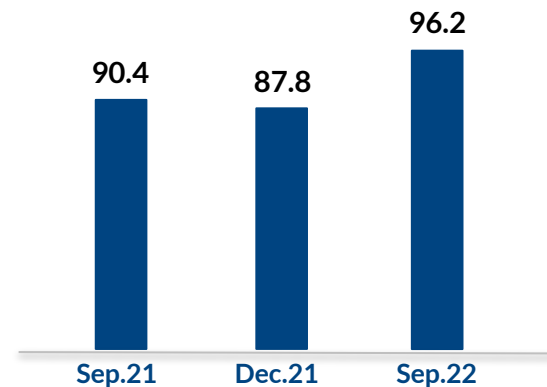
(%)



Proven capacity to generate organic capital

Loans to Deposits

(%)



CCL (Local LCR)

(%)

205.96 %
Minimum required of 100%

CFEN (Local NSFR)

(%)

135.46 %
Minimum required of 100%

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